

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 31 March 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	58,588,591	Deposits	2,281,312,463
Interbank and money market items, net	483,433,707	Interbank and money market items, net	140,543,019
Claims on securities	-	Liabilities payable on demand	7,742,339
Derivatives assets	33,915,638	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 36,419,856)	538,453,235	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,290,633	Derivatives liabilities	22,435,068
Loans to customers, net	1,818,223,072	Debts issued and Borrowings	114,010,124
Accrued interest receivables	5,844,709	Bank's liabilities under acceptances	91,531
Customers' liabilities under acceptances	91,531	Other liabilities	65,050,730
Properties foreclosed, net	8,763,940	Total Liabilities	2,631,185,274
Premises and equipment, net	40,735,232		
Other assets, net	19,223,921	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	49,323,705
		Retained Earnings	288,620,569
		Total Shareholders' equity	413,378,935
Total Assets	3,044,564,209	Total Liabilities and Shareholders' equity	3,044,564,209

Thousand Baht

Non-Performing Loans ^{2/} (net) as of 31 March 2019 (Quarterly)

(1.25 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	28,285,326
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	64,037,651
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	156,097,391
Loans to related parties	138,959
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 17.90 percents)	413,127,355
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit 17.90 percents)	413,127,355
Changes in assets and liabilities this quarter as of 31 March 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,900,347
Liabilities under unmatured import bills	16,870,037
Letters of credit	35,207,623
Other contingencies	573,403,891

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 31 March 2019 (Quarterly)

(3.57 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	82,883,402
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Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand) Re: Public disclosure of Capital Maintenance for Commercial Banks	For Financial Group (under the Notification of the Bank of Thailand) Re: Consolidated Supervision
Location of disclosure www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3	Location of disclosure www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3
Date of disclosure 31 October 2018	Date of disclosure 31 October 2018
Information as of 30 June 2018	Information as of 30 June 2018

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Miss Benjaporn Prisuwanua)
Executive Vice President

(Mr. Chartsiri Sophonpanich)
President